

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No:	10/623,656	)	
		)	
Filed:	July 22, 2003	)	<b><i>Confirmation No. 4748</i></b>
		)	
Applicant:	James G. Gatto	)	
		)	
Title:	ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM	)	This Amendment was electronically filed on December 2, 2009 using the USPTO's EFS-Website
		)	
Art Unit:	2887	)	
		)	
Examiner:	Karl D. Frech	)	
		)	
		)	
Attorney Docket:	94517	)	
		)	
Customer No:	22242	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

Under the provisions of 37 C.F.R. § 1.312, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks** begin on page 8 of this paper.